



United States Fish & Wildlife Service

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05/12/2003

Memorandum

From AD-Budg, Planning & Hum Res

Subject **Bill for Uncollected Premiums for Long Term Care Insurance**

Important information on "adjustment" bills for Long Term Care Insurance

In the next few weeks, some employees who are participating in the Federal Long Term Care Insurance Program (FLTCIP) will receive direct bills from Long Term Care Partners (LTCP) for uncollected premiums. Affected employees are paying FLTCIP premiums through payroll deduction. However, LTCP was unable to collect premiums from their pay for one or more months for various reasons. Therefore, these employees will be billed directly for those uncollected premiums. Current and future premiums will continue to be deducted from pay during this time.

The adjustment bills apply to past due premiums only. Employees will continue to receive a direct bill for the uncollected premium amount each month until the balance is paid in full.

The LTCP will enclose the following notice with the adjustment bills. The notice contains information on the adjustment bill process. It also explains the reason for the uncollected payroll premium.

LTCP'S EXPLANATION FOR UNCOLLECTED PAYROLL PREMIUMS

Why have I received a "Bill for Uncollected Payroll Premiums" when I am currently paying my premiums through payroll deduction?

There are times when we are unable to collect premiums through payroll deduction. This can happen for a variety of reasons, such as:

- *We missed a deduction for a particular pay period because of timing issues. We did not have the correct information to request a deduction from your payroll location before the cut-off date for a particular pay period.*
- *You briefly went into a non-pay status.*

- *A particular paycheck was insufficient to cover your premium.*

In order to keep your account current, we are billing you now for the past uncollected premium balance. We do not make adjustments to your payroll deduction for uncollected premiums. Your current and future payroll deductions for long term care insurance premiums are not affected by this bill.

We will be happy to assist you with any specific questions or concerns you may have regarding this bill. Please call our Customer Service Center at 1-800-LTC-FEDS (1-800-582-3337), option #3 (TTY 1-800-843-3557). Consultants are available Monday through Friday, 8:00 a.m. to 8:00 p.m., and Saturday, 9:00 a.m. to 5:00 p.m., eastern time. We are closed Sundays and federal holidays.

You can email Long Term Care Partners at info@lhcpartners.com.

You can visit OPM's Long Term Care Insurance web page at: <http://www.opm.gov/insure/ltc> or visit the LTC Partners web page at <http://www.ltcfeds.com>.